

Fill in this information to identify your case:

United States Bankruptcy Court for the:

____ District of _____
(State)

Case number (If known): _____ Chapter you are filing under:

- ☐ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

☐ Check if this is an
amended filing

Official Form 101**Voluntary Petition for Individuals Filing for Bankruptcy****12/15**

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	First name _____ Middle name _____ Last name _____ Suffix (Sr., Jr., II, III) _____	First name _____ Middle name _____ Last name _____ Suffix (Sr., Jr., II, III) _____
2. All other names you have used in the last 8 years Include your married or maiden names.	First name _____ Middle name _____ Last name _____ First name _____ Middle name _____ Last name _____	First name _____ Middle name _____ Last name _____ First name _____ Middle name _____ Last name _____
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	XXX - XX - _____ OR 9 XX - XX - _____	XXX - XX - _____ OR 9 XX - XX - _____

About Debtor 1:**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

Include trade names and
doing business as names

☐ I have not used any business names or EINs.

Business name

Business name

EIN

EIN

About Debtor 2 (Spouse Only in a Joint Case):

☐ I have not used any business names or EINs.

Business name

Business name

EIN

EIN

5. Where you live

Number Street

City State ZIP Code

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

If Debtor 2 lives at a different address:

Number Street

City State ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number Street

P.O. Box

City State ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Part 2: Tell the Court About Your Bankruptcy Case**7. The chapter of the Bankruptcy Code you are choosing to file under**

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13

8. How you will pay the fee

☐ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

☐ No

☐ Yes. District _____ When _____ Case number _____
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

☐ No

☐ Yes. Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY

Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY

11. Do you rent your residence?

☐ No. Go to line 12.

☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

☐ No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

☐ No. Go to Part 4.

☐ Yes. Name and location of business

Name of business, if any

Number Street

City

State

ZIP Code

Check the appropriate box to describe your business:

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))

☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))

☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))

☐ None of the above
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☐ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

☐ No

☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number Street

City

State

ZIP Code

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Part 6: Answer These Questions for Reporting Purposes**16. What kind of debts do you have?**

16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☐ No. Go to line 16b.
☐ Yes. Go to line 17.

16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No. Go to line 16c.
☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

17. Are you filing under Chapter 7?

☐ No. I am not filing under Chapter 7. Go to line 18.

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

- ☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☐ No
☐ Yes

18. How many creditors do you estimate that you owe?

- ☐ 1-49
☐ 50-99
☐ 100-199
☐ 200-999

- ☐ 1,000-5,000
☐ 5,001-10,000
☐ 10,001-25,000

- ☐ 25,001-50,000
☐ 50,001-100,000
☐ More than 100,000

19. How much do you estimate your assets to be worth?

- ☐ \$0-\$50,000
☐ \$50,001-\$100,000
☐ \$100,001-\$500,000
☐ \$500,001-\$1 million

- ☐ \$1,000,001-\$10 million
☐ \$10,000,001-\$50 million
☐ \$50,000,001-\$100 million
☐ \$100,000,001-\$500 million

- ☐ \$500,000,001-\$1 billion
☐ \$1,000,000,001-\$10 billion
☐ \$10,000,000,001-\$50 billion
☐ More than \$50 billion

20. How much do you estimate your liabilities to be?

- ☐ \$0-\$50,000
☐ \$50,001-\$100,000
☐ \$100,001-\$500,000
☐ \$500,001-\$1 million

- ☐ \$1,000,001-\$10 million
☐ \$10,000,001-\$50 million
☐ \$50,000,001-\$100 million
☐ \$100,000,001-\$500 million

- ☐ \$500,000,001-\$1 billion
☐ \$1,000,000,001-\$10 billion
☐ \$10,000,000,001-\$50 billion
☐ More than \$50 billion

Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X

Signature of Debtor 1

Executed on _____
 MM / DD / YYYY

X

Signature of Debtor 2

Executed on _____
 MM / DD / YYYY

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X

Signature of Attorney for Debtor

Date

MM / DD / YYYY

Printed name

Firm name

Number Street

City

State

ZIP Code

Contact phone

Email address

Bar number

State

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

☐ No

☐ Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

☐ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

☐ No

☐ Yes. Name of Person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

X

Signature of Debtor 1

Date

MM / DD / YYYY

Contact phone _____

Cell phone _____

Email address _____

X

Signature of Debtor 2

Date

MM / DD / YYYY

Contact phone _____

Cell phone _____

Email address _____

Fill in this information to identify your case:

United States Bankruptcy Court for the:

District of

State

Case number (if known)

Official Form 121

Statement About Your Social Security Numbers

12/15

Use this form to tell the court about any Social Security or federal Individual Taxpayer Identification numbers you have used. Do not file this form as part of the public case file. This form must be submitted separately and must not be included in the court's public electronic records. Please consult local court procedures for submission requirements.

To protect your privacy, the court will not make this form available to the public. You should not include a full Social Security Number or Individual Taxpayer Number on any other document filed with the court. The court will make only the last four digits of your numbers known to the public. However, the full numbers will be available to your creditors, the U.S. Trustee or bankruptcy administrator, and the trustee assigned to your case.

Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Tell the Court About Yourself and Your spouse if Your Spouse is Filing With You

For Debtor 1:

For Debtor 2 (Only If Spouse Is Filing):

1. Your name

First name

First name

Middle name

Middle name

Last name

Last name

Part 2: Tell the Court About all of Your Social Security or Federal Individual Taxpayer Identification Numbers

2. All Social Security Numbers you have used

— — — — — — — — — —

— — — — — — — — — —

— — — — — — — — — —

— — — — — — — — — —

☐ You do not have a Social Security number.

☐ You do not have a Social Security number.

3. All federal Individual Taxpayer Identification Numbers (ITIN) you have used

9 — — — — — — — — — —

9 — — — — — — — — — —

9 — — — — — — — — — —

9 — — — — — — — — — —

☐ You do not have an ITIN.

☐ You do not have an ITIN.

Part 3: Sign Below

Under penalty of perjury, I declare that the information I have provided in this form is true and correct.

Under penalty of perjury, I declare that the information I have provided in this form is true and correct.

x

Signature of Debtor 1

x

Signature of Debtor 2

Date

MM / DD / YYYY

Date

MM / DD / YYYY

UNITED STATES BANKRUPTCY COURTSOUTHERN DISTRICT OF CALIFORNIA
325 West F Street, San Diego, California 92101-6991

In Re

Debtor.

BANKRUPTCY NO.

DECLARATION RE: FILING OF PETITION, SCHEDULES, & STATEMENTS ON ELECTRONIC MEDIA

The debtor(s), ***declare under penalty of perjury*** that information provided in this petition, statements, and schedules as marked below is true and correct.

PART I - Select one:

- ☐ COMPLETE PETITION including all Schedules, Statements, and List of Creditors
- ☐ PETITION and List of Creditors filed with the following Schedules and Statements. (Remainder to be filed within 14 days.)

CHECK ITEMS BEING FILED WITH PETITION

<input type="checkbox"/>	Schedule A/B	<input type="checkbox"/>	Schedule E/F	<input type="checkbox"/>	Schedule I	<input type="checkbox"/>	Summary of Schedules	<input type="checkbox"/>	Chapter 13 Plan, if any
<input type="checkbox"/>	Schedule C	<input type="checkbox"/>	Schedule G	<input type="checkbox"/>	Schedule J	<input type="checkbox"/>	Statement of Financial Affairs	<input type="checkbox"/>	Attorney Fee Disclosure, if any
<input type="checkbox"/>	Schedule D	<input type="checkbox"/>	Schedule H	<input type="checkbox"/>	Schedule J-2 (Expenses for Separate Household of Debtor 2)			<input type="checkbox"/>	Statement of Intention 108
<input type="checkbox"/>	Statement of Current Monthly Income & Means Test Calculation (Individual Chapter 7 debtors only)			<input type="checkbox"/>	Statement of Current Monthly Income (Individual Chapter 11 debtors only)			<input type="checkbox"/>	Statement of Current Monthly Income & Calculation of Commitment Period & Disposable Income (Chapter 13)

PART II - Select one:

☐ [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of 11 United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter specified in this petition.

☐ [If petitioner is a corporation or partnership] I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in this petition.

Dated: _____ Signed: _____
(Debtor) (Joint Debtor)

Dated: _____
Attorney for Debtor

Certification & Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Creditor Matrix Instructions

The instructions in this document are intended for bankruptcy filers
who file without the help of an attorney (*pro se* filers).

This document describes what a creditor matrix is, how to create one, and how to submit it to the court.

Table of Contents

For Help.....	1
What is a Creditor Matrix?	2
When Must You Submit a Creditor Matrix?	2
Filing a Creditor Matrix with Converted Cases	2
After You Submit a Creditor Matrix to the Court, What Happens to It?	3
Who Creates a Creditor Matrix?	3
Preparing the Creditor Matrix.....	3
Content.....	3
Completeness and Accuracy.....	3
General Guidelines	4
Names and Addresses	5
Creating a Creditor Matrix using a Computer.....	5
Saving the Creditor Matrix File	5
Copying the Creditor Matrix File to Electronic Media.....	6
Submitting the Creditor Matrix.....	6
Appendix A – Sample Creditor Matrix List.....	7

For Help

If you have any questions concerning these instructions or the creditor matrix, please contact the Court
at (619) 557-5620.

What is a Creditor Matrix?

When you file a voluntary petition under any bankruptcy chapter, you the debtor (or your attorney, if you use one) must prepare and submit to the Court a mailing list called the **creditor matrix**, which is a **list of creditors to whom you owe money**. This mailing list contains all of your creditors' and/or equity security holders' name(s) and addresses.

You can create a creditor matrix using a computer and word-processing software. Then you can submit the creditor matrix to the Court as a .txt file on electronic media (such as a CD, DVD, or flash/thumb drive).

Note

If you do not have a computer and/or word-processing software to create your creditor matrix, you can use the computers in the Court's Intake (Front Counter) area (Weinberger United States Courthouse, 325 West F Street, San Diego, CA 92101).

To see a sample creditor matrix, see **Appendix A**, which can be found at the end of this document.

When Must You Submit a Creditor Matrix?

In addition to the voluntary petition and various schedules required by the Federal Rule of Bankruptcy Procedure 1007, a **creditor matrix mailing list is required** by Local Bankruptcy Rule 1007-1.

A creditor matrix is required if **one** of the following conditions occurs:

- a. A new petition is filed.
- b. A case is converted.
- c. A Balance of Schedules or Amendment to Schedule of Debts and/or Schedule of Equity Security Holders to a case is filed, which adds, deletes, or changes creditor address information on the debtor's Schedule of Debts and/or Schedule of Equity Security Holders.

Note

The creditor matrix is a document separate from the amended schedules and may not be used to substitute for any portion of the schedules.

The creditor matrix must be submitted with the Amendment or Balance of Schedules.

Filing a Creditor Matrix with Converted Cases

- a. When converting a Chapter 13 case to another chapter, you must list **all** creditors on the creditor matrix when the conversion is filed.
- b. For Chapter 7, 11, or 12 cases converted to another chapter, you need list **only post-petition creditors** on the creditor matrix. The creditor matrix must be filed with the post-petition Schedule of Debts and/or Schedule of Equity Security Holders. If there are no post-petition creditors, a declaration stating this is required.

After You Submit a Creditor Matrix to the Court, What Happens to It?

When you submit an electronic version of the creditor matrix, the Court's case administrator electronically adds the creditor matrix to the bankruptcy case file.

The creditor matrix information then is used by the Bankruptcy Noticing Center (BNC) to send mailed notices of case activity to the creditors and/or equity security holders.

Who Creates a Creditor Matrix?

You the debtor (or other such person as the Court may order) are responsible for creating the creditor matrix.

If you are a partnership or corporation, you must be represented by an attorney, who then creates your creditor matrix. If you use an attorney, your attorney must prepare a creditor matrix in accordance with the procedures found in the **CM/ECF Procedural and Resource Manual**, which is prepared and written specifically for attorneys. This manual is available on the Court's Web site. Visit www.casb.uscourts.gov; click on **CM/ECF**, then **Resources**.

Preparing the Creditor Matrix

When you prepare a creditor matrix, you must follow specific guidelines.

Note

Failure to follow these guidelines for preparing the creditor matrix may cause the voluntary petition to be rejected.

Content

Each creditor matrix entry must contain the name and complete mailing address of each creditor and/or equity security holder. To see a sample creditor matrix, see **Appendix A**, which can be found at the end of this document.

Completeness and Accuracy

You the debtor (or other such person as the Court may order) are responsible for ensuring that the schedules, creditor matrix, equity holders' matrix, and the computer-readable data are complete and correct before submitting them to the Court.

If any changes need to be made to the creditor matrix after it has been submitted and filed, the Court is required to charge a fee for adding or deleting names and addresses.

The Court is not required to compare the names and addresses on the creditor matrix with those on the petition, Schedules of Debts, and Equity Security Holders.

General Guidelines

One column – The creditor matrix list must be in a single column centered upon the page. Do not list name and address entries in multiple columns. The column must be at least 1.5 inches from the top, bottom, or side.

One name / one address – Each entry in the creditor matrix must contain only one creditor (or equity security holder) name and mailing address.

Number of lines – Each name and address entry may contain a **maximum** of four lines only.

Number of characters – Each line in an entry can contain no more than 40 characters. Do not include any leading spaces. (Leading spaces are blank spaces at the beginning of a line.)

Blank Lines – Each name and address entry must be separated by at least one blank line.

Omit entities – Words such as *Debtor* and/or *Joint Debtor* must not be included.

Attn. / Account numbers – If the word *Attention* or account numbers are included, they should be placed on the second line of the entry only. Account numbers cannot exceed 15 characters.

Uppercase and lowercase letters – Do not use all uppercase letters.

No bold or italics – Do not use bold or italic fonts.

No page numbers – Do not number pages or include anything but name and addresses.

Type carefully – Carefully type each entry, and check them to ensure that they are accurate. For example, do not type the number "1" instead of the lower-case letter L or a lower-case letter L for the number "1".

No handwriting – No handwriting is allowed.

Names and Addresses

Addresses – The second line of each entry must be either a street address number or a P.O. Box. The word P.O. must include periods.

Line 2	200 South Main Street
Examples	or
	P.O. Box 241

State abbreviations – States must be two-letter abbreviations. Examples: CA for California, NY for New York, NV for Nevada

ZIP codes – ZIP codes must appear on the last line, following the city and state. Nine-digit ZIP codes must contain a dash between the first five digits and the remaining four digits, not a space. For example, 92101-6991.

Federal & State agency addresses – Certain federal and state agencies specify particular addresses to which notice of bankruptcy proceedings should be directed. The Court maintains CSD 1271 – Roster of State and Federal Agencies, which is available to the public on the Court Forms page of the Court's Web site.

When listing an indebtedness to a federal or state agency **not** included on CSD 1271 – Roster of State and Federal Agencies, the debtor and the debtor's attorney must use such an address as will effect proper notice to the agency.

United States Attorney – When listing an indebtedness to the United States for other than taxes, the debtor must include **both** the United States Attorney **and** the federal agency through which the debtor became indebted. The name and address of the United States Attorney must include the name of the federal agency in parentheses.

Example: U. S. Attorney for the Southern District of CA
(For Department of Education)
940 Front Street, Room 5152
San Diego, CA 92101-8800

Creating a Creditor Matrix using a Computer

When you prepare a creditor matrix using a computer, you may use any word-processing software (such as Microsoft Word or Notepad). Follow these specific instructions regarding saving the file and copying it to electronic media described here:

Saving the Creditor Matrix File

Filename – The creditor matrix filename must include either the debtor's last name or the case number, if one already is assigned; for example, *Johnson.txt* or *13-12345.txt*. Each file should be for one case only.

Filename extension – The creditor matrix must be a text-format file and have a **.txt** file extension. (This

ensures that the creditor matrix can be uploaded to the Court's CM/ECF system.)

To save the file as a text file with a .txt file extension when using word-processing software:

1. Click on the **File** menu option, then select **Save As**.
2. When you save the file and type the filename, a drop-down menu appears in your word-processing software. Name the file with your name (as debtor); for example, Johnson. The menu also allows you to save the file in various file types.
3. From the drop-down list, select the **Plain Text (.txt)** file type. This will add the .txt file extension to your filename.
4. Click on the **Save** button to save the document to your computer.
5. Confirm that your file is in .txt file format.

Copying the Creditor Matrix File to Electronic Media

After you have saved your creditor matrix file with its .txt file extension, save a copy on your computer as a backup. Then copy the .txt file to any of these forms of electronic media:

CD, DVD, or flash (thumb) drive

Only one file should be placed on the CD, DVD, or flash drive (thumb drive), and the file should be for one case only.

Submitting the Creditor Matrix

After you have prepared the creditor matrix and have copied the .txt file to electronic media, you can submit the electronic media at the Intake (Front Counter) area of the Jacob Weinberger United States Courthouse. The Court's staff will upload the .txt file to the appropriate case, and the electronic media will be returned to you.

Note

When you submit the creditor matrix on electronic media, you do **not** need to provide a paper copy also.

Appendix A – Sample Creditor Matrix List

R.U. Adere, Esq.
2 Rushin Court
San Diego, CA 92189

Maria Careless 25
North Aria Blvd.
Grecian, NY 80062-4565

Charles Prince Productions
3 Diana Court
Balmoral, MD 12960

First City Nat'l Bank of Beaumont
P.O. Box 3391
Beaumont, TX 77704

General Nuisance Elimination
P.O. Box 1230
Baltimore, MD 20984

Kelley Appliances
Attn: Parts Division
362 9th Avenue, North
Seattle, WA 98109